

Students' Attitude towards Online Shopping in Selected Tertiary Institution in South East, Nigeria

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ABSTRACT

The study sought to examine student attitude towards online shopping in selected tertiary Institutions in South East of Nigeria. The main objective of this study is to examine factors affecting consumer's attitude towards online shopping focusing on selected students of tertiary institution in South East of Nigeria. Four research questions and four hypotheses in line with the specific objectives of the study were formulated to guide the study. Structured questionnaire was design to collect data from the respondents. Sample size of 304 users of internet shopping was used which was derived using Kothari formula. Factor analysis was used to test the reliability of the research instrument. Hypotheses were tested at 0.05 level of significance using multiple regressions with the help of SPSS version 20. Findings of the study revealed performance expectancy, effort expectancy, social influence and facilitating conditions affect students' attitude towards online shopping significantly. Recommendations: were given that online marketers should design their website to be easily navigating and interesting to operate. This will ensure that both immediate and potential customers are attracted to E-commerce portals.

Online marketers should improve on technological and technical infrastructure of the website. E-stores should provide resources for better understanding of consumer attitude, social norms, technologies of the future and their development

How to cite this paper: Onunkwo Azuka Rita "Students' Attitude towards Online Shopping in Selected Tertiary Institution in South East, Nigeria" Published in International Journal of Trend in Scientific Research and Development (ijtsrd), ISSN: 2456-6470, Volume-6 | Issue-6, October 2022, pp.2167-2188, URL: www.ijtsrd.com/papers/ijtsrd52251.pdf



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KEYWORDS: Online Shopping, Online, Attitude, Customer Attitude, UTAUT

INTRODUCTION

The application of Information and Communications Technology (ICT) has become almost inevitable in businesses all over the world (Ibrahim, Hassan & Pate, 2018). Advancement of technology affects the perception and adoption of mobile devices in virtual environment. The internet has become one of the most important and popular platforms for businesses to market their goods and services worldwide (Leeftang, Verhoef, Dahlström & Freundt, 2014; Mokhtar, 2015). Mobile communication is one of the largest communication methods in the world as 5 billion people own mobile devices for their various operations. Interestingly, the recent development in information and communications technology (ICT) and their application has presented great opportunities for businesses to promote their marketing capabilities (Taiminen & Karjaluo, 2015; Maduku, Mpinganjira & Duh, 2016). Global environment is now changing drastically and a revolutionary change has been

observed in students buying attitude/behavior, radically shifting from physical environment to mobile environment.

Advances in information and communication technologies and emergence of the Internet have revolutionized business activities enabling new ways of conducting business, referred to as electronic commerce (Zwass, 2003 quoted in Gabriel, Ogbuigwe & Ahiauzu, 2016). Electronic commerce, commonly known as e-commerce or e-business consists of the buying and selling of products or services over electronic systems such as the Internet and other computer networks. Through this mode, business activities are triggered via electronic funds transfer, supply chain management, Internet marketing, electronic data interchange (EDI), inventory management systems, automated data collection

systems and online transaction processing (Akintola, Akinyede & Agbonifo, 2016).

Online shopping has experienced a rapid growth during the recent years due to its unique advantages for both students and retailers, such as convenience, that is shopping round the clock, decreasing dependence on store visits, saving travel costs, increasing market area, decreasing overhead expenses and access to multiple options (Gabriel et al., 2016). The Internet has made online shopping not only a possibility but also a huge success, contributing to economies around the globe. A survey carried out in 2009 on world internet usage and population statistics reveals that 26.6% of the total world populations are internet users, showing a growth rate of 399.3% in the last decade (Internet Crime Complaint Center, 2009).

for online shopping. Nigeria, South Africa and Kenya accounted for nearly half of Africa's

A research by the Nigeria Communication Commission (NCC), revealed that about 98.4 million of online users in Nigeria buy and sale product or services through the internet (NCC, 2018). The world of internet practically can be considered as an endless market, where a consumer living in any country of the world can get into contractual relation with a trader operating in any other country of the world (Delafooz et al. (2010).

To understand the phenomenon of online shopping, it is imperative to have a good understanding about the factors that affect student's online purchasing behavior and attitude (Ibrahim, Hassan, & Yusuf, 2018). Shopping through the internet continues to increase significantly, especially in developed nations, unlike developing countries, online shopping has not received enough attention and support because, probably, people in these countries are slow to accept such advance technology as the features of the new technology are unfamiliar and appear insecure and full of risks (Faqih, 2016; Rahman, Khan & Iqbal, 2017; Farah, Hasni & Abbas, 2018).

Customer Attitudes have been known to play a significant role in the adoption of a technology or innovation. Through motivation and perception, attitudes are formed and consumers make decisions on the how to use mobile devices. (Haque, Sadeghzadeh and Khatibi, 2006).

The study aims to assess the factors that affects student's attitude towards e-shopping by adopting a modified version of the Unified Theory of Acceptance and Use of Technology (UTAUT) which incorporated four external constructs, namely performance expectancy, effort expectancy, social influence and facilitating condition variables. These

four variables are expected to measure factors associated with uncertainty surrounding e-shopping in a Nigerian context. The UTAUT model is proven to be more powerful and able to describe the disparity in the acceptance of technology. The objective of this study was to gain an insight and better understanding on the factors affecting the acceptance of online shopping among students' in South east, Nigeria using a modified UTAUT model approach.

Statement of the Problem

The evolution and adoption of information communication and technology (ICT) and internet across the world have encouraged many businesses to devise strategies in order to invite millions of consumers to their products offerings usually on their websites. Many businesses in the country now strive to imitate those online transaction patterns which their counterpart abroad practice. An increase in the number of organizations and companies that are exploiting internet business communication, advertising and marketing prompted an increased in online shopping

With this emerging pattern of shopping, the interest of online marketers and e-stores are also increasing in studying what actually motivate and affect consumers to shop online. Online shopping is becoming popular throughout the world including Nigeria. It has remained an area that needs systematic and technological management if they want to survive in a mobile environment.

Apart from the rising competition among the currently existing rivals, there seems to be a daunting tendency that some Nigerians students would never dare transact business through the internet with any unseen person who display many attractive pictures of the product items and might not physically exist anywhere. They may even prompt their prospective buyers to pay upfront so that the items would be delivered at their doorsteps anywhere in the country.

In order to gain competitive edge in the market, e-marketers need to study the student attitude in the field of online shopping environment. It is important to analyze and identify the factors which affect students' attitude towards online shopping in order to capture the demands of online shoppers. Olayinka (2015) have been attributed some of the challenges hampering online shopping in Nigeria as lack of complete trust in website retailers, absence of physical interaction from the sellers and fear of being duped by fraudsters.

This study is therefore to ascertain the factors that affect consumer attitude towards online shopping focusing on students in tertiary institutions in South-

East. There has been a growing dissatisfaction and challenges in online shopping environment. Mostly, non-performance of the system, technological infrastructure, social influence, lack of accessibility of the technology, technical failure among others. Most Nigerian students also find it difficult in using online to do their business transaction. This is because, the technology infrastructures and resources that facilitate the software network used for shopping are usually out dated or being ineffective due to network problems, lack of expertise in mobile environment. Lack of ease accessibility of technology and ease of use in online environment has been seen as one of the major factors that affects the growth and adoption of e-transaction and online shopping (Sooptramanien & Robertson 2007).

Most of these issues have been attributed to virtually decline in the development and acceptance of online shopping in developing countries'. Nigeria (Faqih, 2016). It is in view of these facts that the researcher considered it necessary to examine factors that affect students' attitude towards online shopping, and how those factors influences their shopping focusing on selected tertiary institutions in South East, Nigeria.

Objectives of the Study

The main objective of the study is to examine factors affecting consumers' attitudes towards online shopping, focusing on students of tertiary institutions in South East Nigeria. Specifically, the study seeks:-

1. To determine the effect of performance expectancy on students' attitudes towards online shopping.
2. To examine the effect of effort expectancy on student attitudes towards online shopping.
3. To ascertain the effect of social influence on student attitudes towards online shopping.
4. To know the effect of facilitating conditions on student attitude towards online shopping.

Hypotheses

The following hypotheses were stated in their null form (H_0)

- H_{11} : Performance expectancy will not affect student's attitudes towards online shopping significantly.
- H_{21} : Effort expectancy will not influence students' attitudes towards online shopping significantly.
- H_{31} : Social influence will not have significant effect on students' attitudes towards online shopping.
- H_{41} : Facilitating conditions will not affect students' attitudes towards online shopping significantly.

Significance of the Study

This study is about to understand the students' attitude towards online shopping in selected tertiary institutions in South-East of Nigeria, The level of students' readiness to mobiles shopping will be of

great value to the online marketers and marketing organizations for improving online shopping environment in the tertiary institutions in South-East of Nigeria. It will be a practical guideline for the e-marketers, especially in taking decisions on the launching of new technology, funding and marketing strategy for attracting and maintaining customers in South-East of Nigeria.

The outcome of this study will be of immense benefit to e-marketers to develop their manager's ability to meet the customer's needs and satisfaction of the new market. It will also benefit business organization and corporate bodies in the e-retail shopping industry as it will elaborate on the factors that may enhance or impede success of online store. To Online sellers, this study will help to build knowledge on how best to manage online shopping with the understanding that there are different types of customers with different antecedents. It will also help them to refine their website by distinguishing the concept of online shopping practices from other related concepts in the marketing literature. Again, this study will equally help online marketers and business firms both in product development, promotion, and provision of customer support services to the student shoppers. The empirical findings of this study will add existing value to the body of knowledge in the field of marketing and internet shopping which is exploited by other researchers or anyone interested in internet shopping. Findings from this research will be of value to researchers that are interested in explicating the paths through which students will accept the new technology, especially in South East of Nigeria.

Scope of the Study

The subject scope of this study is delimited to the areas of the online shopping in relation to information technology and student's attitude in marketing using Unified Theory of Acceptance and Use of Technology (UTAUT). The current study focused on the intention of students to use mobile shopping rather than the traditional or physical method. The variable scope is delimited by the constructs developed from the literature reviewed, which are Performance expectancy, Effort expectancy, Social influence and Facilitating conditions as regards to the factors affecting student's attitude towards online shopping which is supported by the Unified Theory of Acceptance and Use of Technology (UTAUT) model. The geographical scope of this study is South-East of Nigeria, capital cities of the five states (Anambra-Awka, Abia-Umuahia, Ebonyi-Abakaliki, Enugu-Enugu, Imo-Owerri) that make up the South-East zone of Nigeria. The study unit scope is made up of students who were at the time of the study and currently shop online or have intention to shop online.

Conceptual Framework

The Concept of Online Shopping

Online shopping may be described as activities involving searching, purchasing and selling goods and services online. It involves all purchasing activities on the internet which ranges from information search to actual purchase (Omotayo & Adeyemi, 2018). Some of the potential benefits of online shopping for students and consumers are convenience, low price, saving time, various selection, personal attention, easy access to product information, 24 hours' facilities, and original services among others (Niedermeier, Wang, & Zhang, 2016). The advances in internet technology allow for the expansion of shopping options beyond traditional methods that may be more time consuming, reduces physical gathering of information with offline shopping methods.

Online shopping is becoming quite popular in Nigeria, due to its relative convenience and past studies showed that Nigeria has been one of the fastest growing nations in the world in terms of information and communication technology (ICT) with the introduction of global system for mobile communication in the year 2001, yet online purchase did not gain ground until 2012 (Omotayo & Adeyemi, 2018). In Nigeria, the number of internet clients has additionally risen exponentially since the rise and accessibility of cell phones and information technology in the nation. According to Nigerian Communication Commission (NCC) cited in Internet World Statistics (IWS, 2017), the country has a population of nearly 192 million, out of which 92million people are internet users (which represent 47.9% of the population by December 2016). This is an indication that Nigeria has the potential to become an online shopping hub in Africa (Ibrahim et al., 2018a

Forsythe and Shi (2003) assert that internet shopping has become the fastest growing use of the internet and; most online consumers use information gathered online to make purchases offline. According to a report (AC Nielson Report on Global Consumer Attitudes towards Online Shopping 2015) one tenth of the world population is shopping online. This confirms that increasing number of people engaging in online shopping. E-commerce also expanded geographical reach because students' consumer can purchase any goods and services anytime from everywhere. The internet has changed the way students shop, and buy goods and services, and has rapidly evolved into a global phenomenon and many business firms started using this way with the aim of cutting marketing costs and reducing their prices in order to stay ahead in highly competitive market

Despite the numerous advantages of internet shopping and online sales over other forms of commerce, many Nigerians are yet to adopt this technology in their daily buying and selling activities, Consumers develop low trust on technological infrastructures, non-performance of the system, lack of accessibility of retailer's website and fear of revealing their personal details in respect to previous experiences for lack of face to face communication.

ONLINE SHOPPING IN NIGERIA

Online shopping is gradually becoming trendy, especially among the cities, middle-income earners, students and technocrats in Nigeria, (Aminu 2013). Online shopping is becoming quite popular in Nigeria, due to its relative convenience and the reasonable prices of goods and services available online. However, the statistics reported by Media Reach OMD (2014) reveal that Nigeria has recorded a growth rate of 102% in internet adoption and usage between 2009 and 2013. As at September 2015, Nigeria was recorded to have over 97 million internet users (NCC, 2015)

Due to this rapid rise in the number of internet users, a greater opportunity abounds for e-commerce to improve the technological performance of their website because of its obvious benefits and ability to surmount the challenges in online shopping environment. However, more Nigerian consumers are slow at adopting (accepting) online shopping (FOTN, 2005). The low level of online shopping among Nigerians students might have links with service quality and other social and economic factors (Aminu, 2013, FOTN, 2015). These factors are believed to affect the student 'attitudes to purchasing products online (Chukwu & Uzoma, 2014).

Despite the emerging growth of e-commerce, the world over, most Nigerians are lagging behind in its adoption. Ayo (2017) in Tokunbo (2017) explain that 'what this means is that there is still a growth expectancy.....as regards internet marketing in Nigeria

The reasons according to them include the high level of illiteracy and fraud in the country, the fact that there is no express legislation that deals with e-commerce, high levels of internet scams and 419 etc. It is of some concern to note that e-commerce is growing in Nigeria with no highly structured legal and regulatory framework at the moment. Corroborating, Tokunbo (2017) posits that in Nigeria, significant efforts on the regulation of e-commerce-related activities are still at the stage of Draft Bills before the National Assembly. He identified the Nigerian bill on Cyber Crimes and the Electronic Transactions Bill which is modeled on the United Nations Commission on International Trade Law (UNCITRAL), as an example. The draft

bill on Cyber Crimes when enacted will provide the legal and institutional base for combating cybercrime in Nigeria and ensuring cyber security. The whole world is relying more on the internet presently than ever before, and the speed at which it has influenced commercial dealings in Nigeria beginning from banking and telecommunications cannot be overemphasized. With the advent of websites like Jumia and Konga etc, attention must be drawn to the urgent need to address the legal issues and problems presently confronting online shopping in Nigeria.

In a recent survey conducted by Philip Consulting 38 percent of Nigerians prefer to buy products from the internet. Middle class i.e student's consumers are the highest purchasers' online. The Nigerian middle class now accounts for 28 percent of the population and the middle class are well educated with 92 percent having completed o post-secondary school education. The middle class is brand conscious and tech savvy and their technology of choice is a mobile device.

ATTITUDE

Attitude is a mental and neutral state of redress to respond, organized through experience and exerting a directive on behavior .It serves as the bridge between consumer's background characteristics and the consumption that satisfies their needs (Armstrong and Kotler 2000; Shwu- ing, 2003). Attitudes are complex system comprising the person's beliefs about the object, their feelings towards the object, and action tendencies with respect to the object. As such they include cognitive, affective and psychomotor aspects, and represent the way people react to a stimulus. Because attitudes are difficult to change, it may require difficult adjustment in many areas; organizations should rather try to fit its products and services into an existing attitude. Attitudes are learned in many different ways and may also be changed in the same way. We acquire attitudes through personal experience, interaction and discussions with friends, acquaintance and relations early basic learning and promotional messages. Attitude is important to the e-marketers as a means of marketing effectiveness." People can have positive and negative effective attitudes towards online shopping. These attitudes are affected by individual differences in affect intensity, the websites' narratives structure and the interface of the website.

A study conducted by Sukparich and Chen (1990) that there were three variables that affected attitude towards online purchase. These three factors consist of awareness, preference and intention. The consumers' attitude towards online shopping is known as the main factor that affects e-shopping potential. Attitudinal issues are also thought to play a significant role in e-commerce adoption.

CUSTOMER ATTITUDE

Customer attitude is a process, an act of responding in a certain way or manner towards a situation, idea or object. The study of consumer attitude is very important to organizations, e-marketers and online retailers if they must survive. It enables policy maker or online vendors in organization to develop an effective marketing strategy to regulate marketing practices.

The study of customer attitude and behavior should not be restricted to business organization alone. It also enables government and non-profit organization to formulate suitable policies for targeted audience and customers. Udeagha (2003:86) said consumer attitude towards a firm, goods and services is usually regarded by marketers as his assessment of the ability of the goods, services or firm to fulfill his expectations.

Consumers' attitude is a directly influenced factor that affects the consumers' buying willingness (Guo and Noor, 2011). Various studies have used some known theories to explain the online purchase. Numerous factors precede attitude formation and change, and understanding attitudes of consumers helps marketing managers in predicting the rate of online purchasing and evaluating the online commerce future growth (Delafrooz et al. 2009).

Factors Affecting Students'/Consumer Attitude towards Online Shopping

1. Performance Expectancy and Online Shopping

This is seen as the degree to which an individual believes that using the system will benefit him/her to attain gains in job performance (Venkatesh et al., 2003). The constructs that are related to performance expectancy in the previous theories and models include perceived usefulness of theory of acceptance model (TAM), relative advantage in innovation diffusion theory (IDT), job fit in task technology fit model (TTF), extrinsic motivation in the motivation model (TMM) and outcome expectancy in social cognitive theory (SCT). Empirical evidence from prior studies confirmed that gender and age play a vital moderating effect on the influence of performance expectancy on behavioural intention (Abubakar & Ahmad, 2013). In their study, Carlson et. al. (2006) exposed that PE has direct effect on intention to use mobile phones. Agwu and Carter (2014) revealed that performance expectance significantly influenced people to use mobile services. This signifies that PE may have significant role in individual behaviour for accepting or rejecting online shopping in Nigeria. As such, in the context of this study, it is expected that if the Nigerian students discover that shopping through the internet is useful, then they will accept and use the system. This

construct has been investigated by many researchers using the UTAUT model. It is apparent that performance expectancy has a relationship with behavioral intentions and usage towards technology adoption using the model.

2. Effort Expectancy and Online Shopping

Effort Expectancy is the degree of ease associated with the customers' use of technology (Venkatesh et al., 2003). The construct was originated from technology acceptance model (TAM) as perceived ease of use, innovation diffusion theory (IDT) and model of PC utilization (MPCU) as complex. In their perspective, Venkatesh et al. (2003) reported that evidences from previous literature revealed that the influence of effort expectancy on behavioural intention is stronger in older employees and young women, therefore they hypothesized age, gender and experience to moderate the association between the constructs. EE explains users' opinion of the efforts associated with the use of a technology and customers' benefits differ about the kind of click and collect model as well as the age of users (Venkatesh et al., 2003). According to Alalwan, Baabdullah, Rana, Tamilmani & Dwivedi (2017); Alam & Barua (2018) users feel connected to technologies that are convenient and simple to use. The easy accessibility of a technology may likely inspire users, making them highly inclined to adopt the technology (Dwivedi, Rana, Jeyaraj, Clement & Williams, 2017).

A number of studies have found out that effort expectancy significantly affected consumer's attitude towards technology adoption in the UTAUT model. In this study, this factor is about how easy it is for a customer to use the internet in doing online shopping.

3. Social Influence and Online Shopping

Social influence is the social pressure coming from external environment which surrounds the persons and may influence their perceptions and behaviours towards engaging in a certain action such as the opinion of friends, family, colleagues and relatives (Tarhini, 2017). This construct is the same with subjective norms in theory of reason action TRA, TAM, TPB, and C-TAM-TPB. Technology adoption such as the use of online shopping is often significantly influenced by social influence (Celik, 2016; Tarhini, 2017). Adoption of new technology greatly depends not only on an individual belief but also on social influence (Yang et al., 2009). Past studies on e-shopping acceptance have presented consistent outcomes on the effect of social norms on user intentions (Yang, 2010; Slade, Dwivedi, Piercy & Williams, 2015; Celik, 2015). Additionally, Alam & Barua (2018) stated that social influence factors like affiliation and perceived popularity of a new

technology also have an influence on behavioral intention of a consumer.

4. Facilitating Conditions and Online Shopping

Facilitating Condition is a variable that is like perceived behavioural control and compatibility in TPB and IDT. According to Venkatesh et al. (2003) facilitating condition variable is defined as "the degree to which an individual believes that an organizational and technical infrastructure exists to support use of a system". In other words, facilitating condition refers to the state at which all the required facilities, equipment, tools, and assistance are provided to an individual in order to support the use of a system (Kabir, Saidin & Ahmi, 2017). It is believed that online shopping requires a particular skill, resources and technical infrastructure but these resources are not usually free at customer context (Adamu et al., 2018; Niedermeier et al., 2016). Online shopping as a significant service requires the user to have the latest technology to use the system (Tarhini et al., 2017). FC has been conceived through the combination of both internal and external support aspects in UTAUT. As such, online shopping has related requirements for the existence of knowledge, resources and support allowing the customer to overcome certain limitations, such as the lack of tangible shopping experiences, the absence of direct personal contact with sales representatives, interactions with checkout interfaces instead of clerks and the need for shipment tracking (Celik, 2016). Therefore, FC will be measured by the perception of buyers if they are able to access the required resources and the necessary support to shop online or not,

Theoretical Review

For theoretical guide, the study will be anchored on Unified Theory of Acceptance and use of Technology (UTAUT). Venkatesh, Morris, Davis, and Davis (2003) developed Unified Theory of Acceptance and Use of Technology (UTAUT), in a quest to address the varied views on Technology Acceptance Model among researchers and to harmonize the literature associated with acceptance of new technology. The theory was developed through the review and integration of eight dominant theories and models, namely: the Theory of Reasoned Action (TRA), the Technology Acceptance Model (TAM), the Motivational Model, the Theory of Planned Behaviour (TPB), a combined TBP/TAM, the Model of PC Utilization, Innovation Diffusion Theory (IDT), and Social Cognitive Theory (SCT). These contributing theories and models have all been widely and successfully utilized by a large number of previous studies of technology or innovation adoption

and diffusion within a range of disciplines including information systems, marketing, social psychology, and management.

UTAUT suggests that four core constructs (performance expectancy, effort expectancy, social influence and facilitating conditions) are direct determinants of behavioural intention and ultimately behaviour, and that these constructs are in turn moderated by gender, age, experience, and voluntariness of use (Venkatesh et al., 2003). It is

The model is represented diagrammatically below:

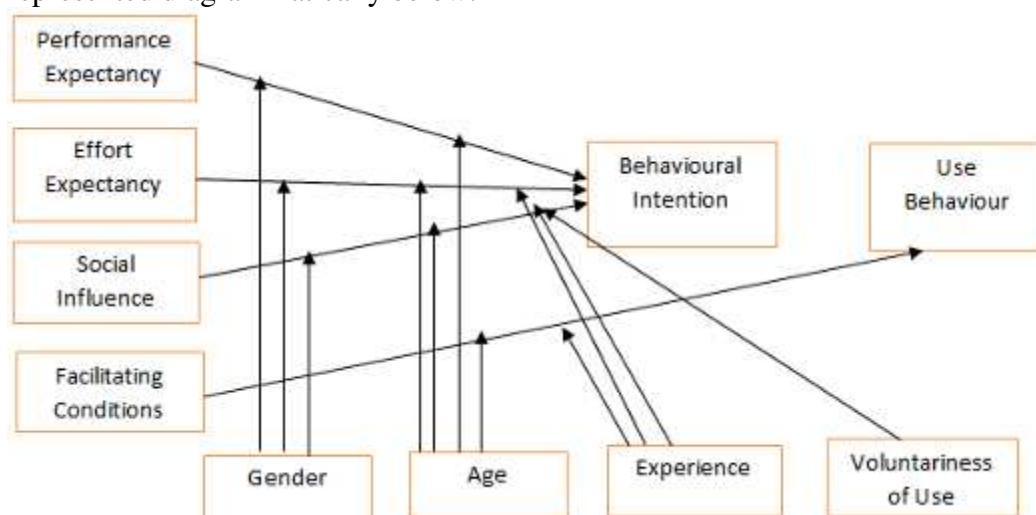


Fig 1: Unified Theory of Acceptance and use of Technology (UTAUT).

Source: Venkatesh, 2003

Below is the researcher's conceptual model or research schemer

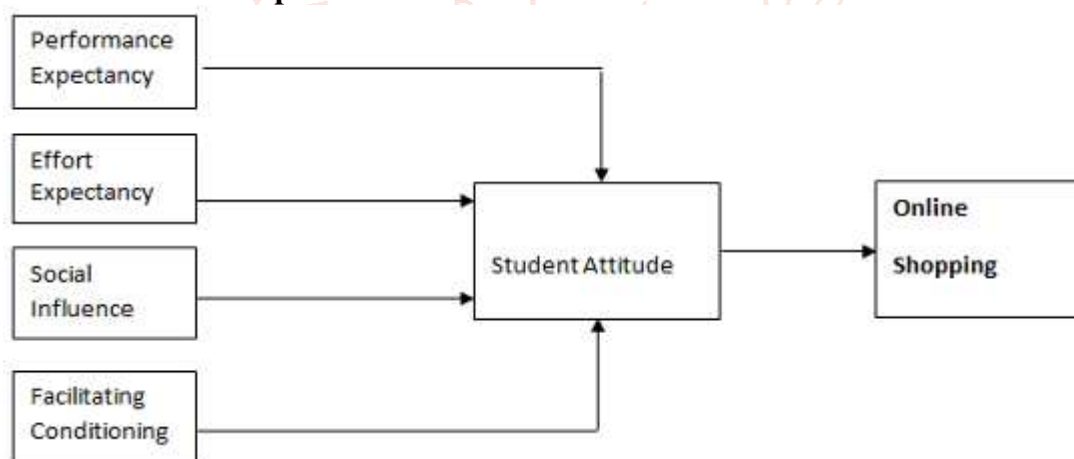


Fig 2: Conceptual model or proposed research schema of the researcher.

Source: Researcher's conceptual model (2022)

Empirical Review

Online marketing generally undergoes several reforms all in the bid to enthrone efficient product and service delivery, hence the introduction of online usage in the business organization, public institutions and different sectors. Business organizations, public sectors and institutions have committed themselves to investments in ICT hoping to improve their internal management as well as the service and product delivery, accessing of information through an innovative use of communication channels and faculties. In the past few

argued that by examining the presence of each of these constructs in a “real world” environment, researchers and practitioners will be able to assess an individual's intention to use a specific system, thus allowing for the identification of the key influences on acceptance in any given context. To test how these four core variables, affect the attitudes of students in tertiary institution towards online shopping is the objective of this study.

years, much debate has focused on e-shopping in the universities and public context.

Adamkolo and Md.Salleh (2015) investigated factors that affect e-shopping acceptance among Nigerians students of tertiary institutions. The extended Unified Theory of Acceptance and Use of Technology (UTAUT2) model formulated by Venkatesh, Thong and Xu 2012) was adopted with some adjustments. The predictors of the models are performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value

and habit. The researcher studied technology adoption in the context of service delivery quality, technology adoption expectancy and service quality variables on e-shopping adoption. To achieve that, three key predictors from the Service Quality (SERVQUAL) model namely reliability; responsiveness and empathy were integrated into the conceptual framework, which yielded the research model that was employed to determine the factors that significantly affect adoption of e-shopping. The objectives of this study were to identify online shopping strategies of the retailers, to determine the students' perception of e-shopping and to determine the relationship between the predictors and e-shopping adoption. The integrated model from which 10 hypotheses of this study were derived, measured the responses of 380 undergraduate (university) students. A pre-tested and validated 40-item questionnaire was administered to the respondents. The reliability coefficient of the items ranged from .755 to .876 which was high. A conclusion was drawn and some recommendations for future research were outlined.

In the study by Ekwueme and Akagwu (2017) on the Influence of online Marketing of Jumia and Konga on Consumer Purchasing Behaviour among Kogi State. The study sought to examine the most important basic components that influence online shopping behavior. The study's model was designed based on these criteria taking into consideration, previous studies related to the level of patronage of the online stores, and online marketing as well as the demographic nature of Kogi state. The model of the study was divided into four major dimensions which are the level of awareness of online marketing, the factors that influence online shopping behavior of consumers, the level of patronage of the online stores and the degrees of challenges faced by online customers. The design and development of question was based on an initial pre-test survey distributed to a sample consisting of the 21 local government of Kogi State. Three hundred and eight-four (384) respondents were used to generate data for analysis. They found that the level of awareness of online marketing, the factors that influence online shopping behavior of consumers, the level of patronage of the online stores and the degrees of challenging faced by online customers of Jumia and konga, used to influence online marketing of Jumia and Konga on Consumer Purchasing Behaviour.

On the other hand, Dani (2017) conducted a research on Consumers' Attitude towards online shopping. The study was basically consumers' attitudes towards online shopping and specifically studying the factors influencing consumers to shop online.

Accordingly, Kanyakumari District of Tamil Nadu in India, the sample size selected for the research was 100 and they used convenience sampling method. Our findings indicated that among the four factors selected for the study the most attractive and influential factor for online shoppers in Kanyakumari District is Website Design/ Features. Results have also shown that security is of important concern among online shoppers in India. It is expected that this study will not only help retailers in India specially. Tamil Nadu to devise successful strategies for online shoppers but it will also provide a basis for similar studies in the field of consumer attitude towards online shopping.

Again, Okpighe and Ogundare conducted a research on Social Media and Consumers Buying Behaviour of Jumia and Konga Nigeria Limited. The study adopted the survey research design. The population of the study was 350 from the entire students and staffs in Delta State University, Asaba that make online purchase of goods and service via social media, specifically from Jumia and Konga Nigeria Limited. The sample size of 186 was obtained using Taro Yamen's formula. A stratified sampling technique was used. Data collected were analyzed and hypotheses were tested using multiple regression. Findings revealed that the extent to which Social Media Blogs, Social Networking Sites and Perceived Usefulness and Trust affects buying behavior of consumers. The study concludes that Manager can create advertising awareness by creating memorable advertising by engaging the consumer with compelling enjoyable and involving ads elements which clearly linked to the brand and which the customers will share and enjoy with their friends on social media. The study recommends that companies should measure their social media marketing metrics, for example if they want to measure awareness, they would need to monitor growth, likes subscribers and brand awareness.

Also Khalil (2014) conducted a research on the Factors affecting consumer's attitudes on Online Shopping in Saudi Arabia. The purpose of this study was to review and study the factors affecting the consumers' attitudes directly for online shopping in Saudi Arabia. The survey was conducted with 210 questionnaires distributed and collected from students and staff of different universities and the general public in the country. The collected data was analyzed by means of frequency distribution, averages and chart analysis. The results of the survey show that most of the people were already shopping online and prefer to make their purchases online, also there are factors that make the buyer hesitant to adopt

online purchasing. The study reveals that buying online is easy, comfortable and better than conventional shopping due to various factors.

In a study by Usman (2009) investigated Customer Attitude towards Internet and Online sales (A case Study of MTN Nigeria). Basically, a survey research designed was employed, and questionnaires (which were the major research instrument for the study) were administered to selected staff. Thus, a simple random probability sampling technique was adopted while the response rate was ninety percent (90%) for the administered questionnaires. The study also used chi square, simple frequency distribution and tables as major statistical tools for data analysis, and test of hypothesis. From the analysis, we found out that; there is relationship between availability of an uninterruptible power supply and effective internet advertising/online sale. The recommendation was that a quarter of the respondents consider internet services with the view of lowering its cost and making it more accessible to the majority of Nigerians.

Usman and Adamkolo (2020) also investigated the Intention towards Acceptance of Online Shopping among Consumers in Kano: Application of UTAUT Model Approach in a Nigeria Context. The paper focus to explore the critical factors influencing consumer behavioral intention towards the acceptance of online shopping based on the UTAUT model approach. Purposive sampling technique was employed to select a sample of 17 participants. Focus group interview was conducted with Nigerian postgraduate students of Lovely Professional University India. The findings suggest that performance expectancy, effort expectancy, social influence, awareness of online shopping and mobile skillfulness are the major factors that are likely to influence behavioral intention to accept online shopping in Nigeria. The result of this study will be beneficial for policy makers, government agencies, telecommunication companies as well as online stores.

Nahla (2014) conducted a research on Factors affecting the Consumer's Attitudes on Online Shopping in Saudi Arabia. The survey was conducted and 210 questionnaires collected from students and staff of different universities and general public in Saudi Arabia. The collected data have been analyzed by means of frequency distribution, average and chart analysis. The results of the survey have shown that most of people already shopping online and prefer to make purchases online, also there are factors that make the buyer hesitant to come online purchasing. Where security and privacy top concern of the purchaser. Among the factors influencing the

purchase online are the price, trust, the convenience and the recommendations. The study achieved that the purchase online is easy, comfortable and better than conventional shopping due to various factors.

Again, Yap and Hamed (2017) investigated Consumer Behaviour towards Acceptance of Mobile Marketing. The purpose of the study was to investigate the enabling factors that influence consumers' behavior towards mobile marketing by using the revised Unified Theory of Acceptance and Use of Technology (UTAUT). The quantitative research approach is used in the study to statistically examine consumer behavior towards the acceptance of mobile marketing. The sample size of 1000 Malaysian respondents was used to test the hypotheses. The findings of the study revealed that half of the respondent variables in UTAUT model have significant positive effect on the acceptance of mobile marketing. The result of the findings was that variables of performance expectancy and effort expectancy have significant positive effect on acceptance of mobile marketing, while social influence and facilitating condition do not have significant positive effect on acceptance of mobile marketing.

Further, Nwokah and Gladson-Nwokah,(2016) conducted a research on Online Shopping Experience and Customer Satisfaction in Nigeria. This study discussed the online shopping experience in Nigeria and its effects on consumers' satisfaction. Because of the difficulties in ascertaining the population of online shopping in Nigeria, the population from which previous study was used. This descriptive study adopted the multiple regression analysis in establishing the relation between customers' online shopping experience and their level of satisfaction. The study observed that though online shopping experience in Nigeria is very recent being no more than about ten years, it is increasingly growing. The study recommends that Nigerian e-retailers and the online community involve in online marketing should engage in more awareness creation to promote on online shopping. Attention should be paid to mitigating the identified challenges of online shopping experience in Nigeria.

Research Methodology

In this study, quantitative approach is used to understand the level of correlation and student attitude towards online shopping. The primary data will be gathered and used to statistically test the hypotheses, which correspond to the dependent variable. The research method employed in this study is the descriptive survey research method which focuses on source of data, population of the study,

sample size determination and sampling procedures, the tools for data analysis and the validity and reliability instruments.

Area of the Study

The research covers students in a selected tertiary institution located in South East of Nigeria. South-East of Nigeria is made up of five states which are Anambra, Imo, Abia, Enugu and Ebonyi State. In the

South east geo-political zone, we have more than twenty Private, Federal and state Universities in South East but only five selected tertiary institutions will be study. The findings and conclusion of this study will be based on information/data collected from the students in tertiary institutions in South-East of Nigeria.

Population of the Study

The population is the totality of items which the researcher is interested in. It is the universe of items under study (Onyeizugbe, 2013). South east is a region of Nigeria that borders Cameroon to the East and the Atlantic Ocean to the South. The dominant language of the region is Igbo language. We have a total of five states in the South –East part of Nigeria which includes: Anambra, Abia, Enugu, Ebonyi and Imo state. We have about twenty-six (26) Universities in South-East, Nigeria private, state and federal. Below is the comprehensive list of Universities in South-East of Nigeria which form the population of the study.

S/N	State	Universities	Status
1	Anambra	1.Chukwemeka Odumegwu Ojukwu University	State
		2.Nnamdi Azikiwe University, Awka	Federal
		3.Madonna University Okija	Private
		4. Paul University, Awka	
		5.Tansian University, Umunya	
		6. Legacy University, Okija	
2	Abia	1.Abia State University, Uturu	State
		2. Michael Okpara University of Agriculture Umudike	Federal
		3. Gregory University, Uturu	Private
		4. Clifford University Owerrinta Abia state	
		5. Spiritan University, Nneochi, Abia stste	
3	Enugu	1.Enugu State University of Science &Technology	State
		2.University of Nigeria, Nsukka	Federal
		3.Caritas University, Enugu	Private
		4.Godfrey Okoye University, Uguwuomu-Nike, Enugu	
		5.Renaissance University, Enugu	
		6. Coal City University, Enugu State	
4	Ebonyi	1.Ebonyi State University, Abakaliki	State
		2.Alex Ekwueme University,Ndufu-Alike,Ebonyi state	Federal
		3.Evangel University, Akaeze	Private
5	Imo	1.Imo State University, Owerri	State
		2.Federal University of Technology, Owerri	Federal
		3.Eastern Palm University, Ogboko, Imo State	Private
		4.Hezekiah University, Umudi	
		5.Maranathan University,Mgbidi, Imo State	
		6.Claretian University of Nigeria, Nekede, Imo State	
		Total = 26	

In this study, the target population that will be studied comprises of five selected tertiary institutions both federal and state in the South East of Nigeria.:Nnamdi Azikiwe University Awka, Chukwuemeka Oduimegwu Ojukwu University Igbariam, University of Nigeria, Nsukka, Federal University of Technology, Owerri, and the Imo State University Imo who shop online.

Sources of Data

This study made use of both primary and secondary data.:-

Primary data was sourced from the research instruments (structured questionnaires) while **Secondary data** was obtained from journals, textbooks and other relevant publications. By this, text books, journal articles, newspapers, on-line libraries, and periodicals will serve as secondary sources for data generation.

Samples and Sampling Techniques

This refers to the statistical and research means used to arrive at the sample size. It is the strategy a researcher adopts in order to arrive at a good representativeness of the population (Onyeizugbe, 2013). Taro Yamane formula for finite population was used to arrive at sample size.

The formula is thus stated: $n = \frac{N}{1 + N(e^2)}$

Where n= sample size,
N= population figure and
e = error margin.

$$\text{Therefore } n = \frac{138783}{1 + 138783(0.05^2)} = \frac{138783}{347.9575} = 399$$

Bowley's proportion allocation was adopted to arrive at the sample sizes of the institutions under study, and faculties within each of the institutions. The formula is thus stated:

$$nh = \left[\frac{N_h}{N} \right] \times n$$

where nh = sample size for stratum h
Nh = population size for stratum h
N = Total population size
n = Total sample size.

$$\text{Sample size for NnamdiAzikiwer University} = \left[\frac{26346}{138783} \right] \times 399 = 76$$

$$\text{Sample size for ChukwuemekaOdimegwuOjukwu University} = \left[\frac{7808}{138783} \right] \times 399 = 22$$

$$\text{Sample size for Federal University of Technology Owerri} = \left[\frac{32078}{138783} \right] \times 399 = 92$$

$$\text{Sample size for University of Nigeria, Nsukka} = \left[\frac{38532}{138783} \right] \times 399 = 111$$

$$\text{Sample size for Imo State University, Imo State} = \left[\frac{34029}{138783} \right] \times 399 = 98$$

Method of Data Collection.

The instrument for data collection was done through the administration of a Structured questionnaire. The questionnaire comprises two sections; Section A and B. Section A was based on the personal information on the respondents while section B was based on the constructs of the study. A five point Likert scales, ranging from Strongly Agree (SA)-5-Points, Agreed (A)-4points, Disagree (D)-3points, Strongly Disagree(SD)2-Points and Undecided (U)-1 points was used in designing the questions. The questionnaire which we shall make use of for primary data collection will be administered to the students of the selected universities.

Data Presentation/Analysis

In this chapter we present and analyse the data collected with the questionnaire which was the major instrument for data collection. Out of the 400 copies of questionnaire distributed to students within the universities in the southeast zone of Nigeria, 304 copies were duly filled and returned as usable hence we worked with a captive sample of 304. This represents a response rate of 76 per cent which is considered quite high for a study of this nature. From this we present the responses to the four socio-demographic questions used in the instrument.

Table 4.1: Demographic characteristics of the respondents

		Frequency	Percent	Valid Percent
Gender:	Male	106	34.9	34.9
	Female	198	65.1	65.1
	Total	304	100.0	100.0
Age:	16-20 years	77	25.3	25.3
	21-25 years	106	34.9	34.9
	26-30 years	74	24.3	24.3
	above 30 years	47	15.5	15.5
	Total	304	100.0	100.0

Level:	100 level	85	28.0	28.0
	200 level	61	20.1	20.1
	300 level	91	29.9	29.9
	final year	67	22.0	22.0
	Total	304	100.0	100.0
Marital status:	Single	264	86.8	86.8
	Married	40	13.2	13.2
	Total	304	100.0	100.0

Table 4.1 show that 106(34.9%) respondents are male, while the remaining 198(65.1%) are female. This is an indication that more females than males participated in the study. This is displayed in figure 4.1.

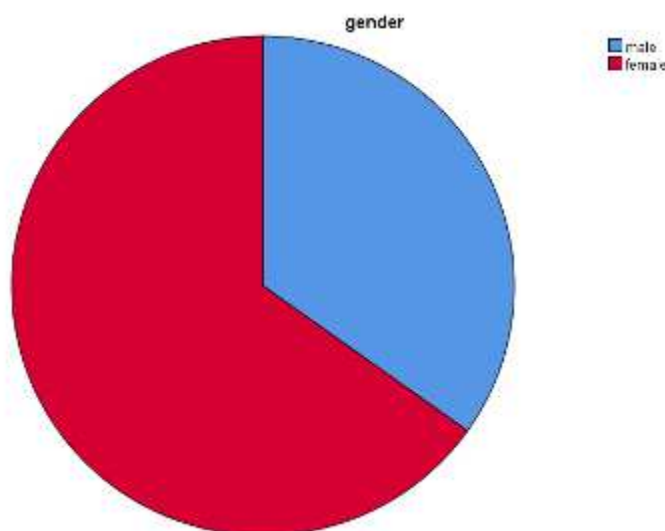


Figure 4.1: Gender bargraph

On age, the table show that 77(25.3%) of the respondents are within the ages of 16-20 years, 106(34.9%) are within 21-25 years of age, 74(24.3%) are within the ages of 26-30 years while the remaining 47(15.5%) are 30years and above. The implication of this is that there are more respondents within the ages of 25 years and below which is considered the active age of schooling and learning. This information is displayed in figure 4.2.

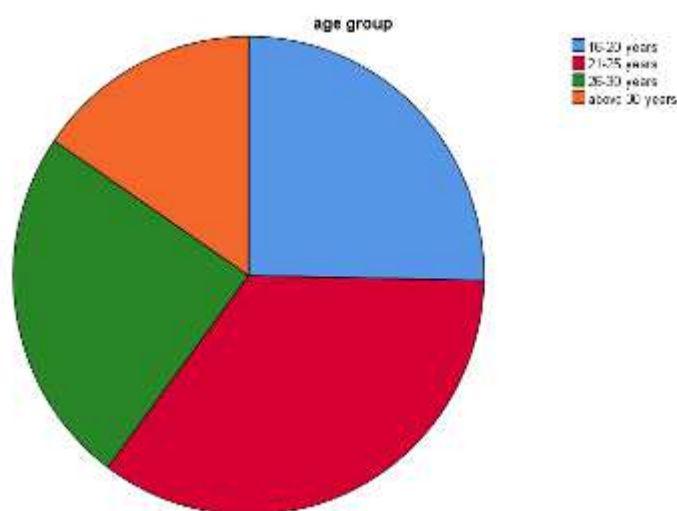


Figure 4.2: Respondents age group bar graph.

The next is the academic level/year of study of the students and as shown in table 4.1, 85(28.0%) are 100 level students, 200(61%) are two hundred level students, 91(29.9%) are in three level, while the remaining 67(22.0%) are 400 level students. This shows that the student respondents are well distributed according to their level/year of study. No one single year/level dominated the responses. This information is demonstrated in figure 4.3.

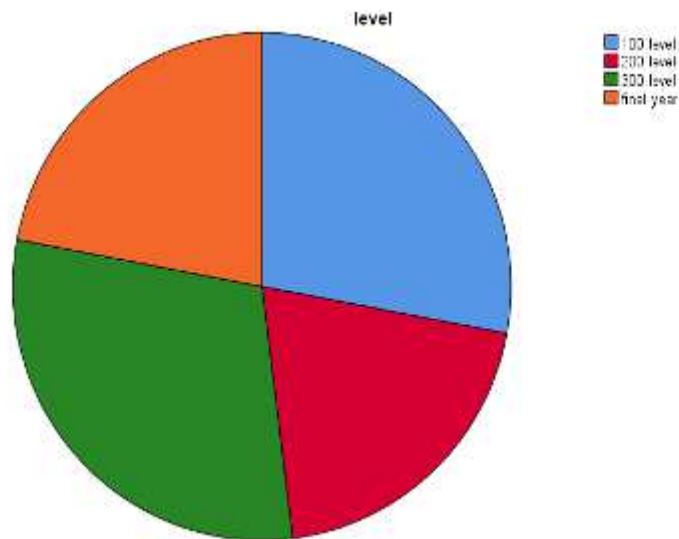


Figure 4.3: Respondents level/year of study bar graph.

The last of the socio-demographics used is the marital status and as shown in table 264(86.8%) of the respondents are singles, while the remaining 40(13.2%) are married. This implies that we studied only students, greater percentage of them are single. The implication of this is that the real students were used in the study hence almost 90% of them are single. This information is displayed in figure 4.4 below.

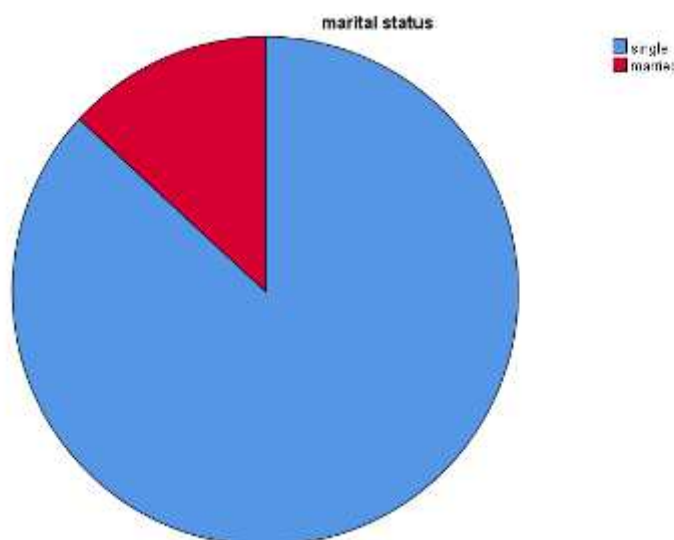


Figure 4.4: Marital status bar graph

The next stage of the presentation is the presentation of the variable items used to measure the constructs and dimensions of our research model which is the adapted version of the unified technology acceptance and use theory (UTAUT) model. We start with performance expectancy.

Table 4.2: Responses to performance expectancy items

		Count	Column N %	Mean	Standard Deviation
I get satisfied while purchasing online	strongly disagree	12	3.9%	3.92	.865
	Disagree	17	5.6%		
	Undecided	4	1.3%		
	Agree	222	73.0%		
	strongly agree	49	16.1%		
Shopping online is pleasurable and useful	strongly disagree	30	9.9%	4.00	1.319
	Disagree	22	7.2%		
	Undecided	18	5.9%		
	Agree	83	27.3%		
	strongly agree	151	49.7%		

Online is more advantageous than offline shopping	strongly disagree	20	6.6%	4.10	1.149
	Disagree	14	4.6%		
	Undecided	25	8.2%		
	Agree	103	33.9%		
	strongly agree	142	46.7%		
I can save time in the online purchasing process when I take e-shopping	strongly disagree	18	5.9%	4.31	1.148
	Disagree	18	5.9%		
	Undecided	5	1.6%		
	Agree	73	24.0%		
	strongly agree	190	62.5%		

Performance expectancy, the first component of our research model was measured with four items as shown in table 4.2. The first item has mean = 3.92 and standard deviation (SD) = .865, the second item has mean = 4.00 and standard deviation (SD) = 1.319; the third item has mean = 4.10 and standard deviation (SD) = 1.149, while the fourth item has mean = 4.31 and standard deviation (SD) = 1.148. This implies that all mean are above 3.5 and all SDs are above one except first item. The implication of this is that the respondents are reasonably diverse in their agreement with this dimension of our research model. The next construct is effort expectancy shown in table 4.3.

Table 4.3: Responses to effort expectancy items

		Count	Column N %	Mean	Standard Deviation
It is easy for me to become skillful in doing e-shopping	strongly disagree	0	0.0%	2.16	.570
	Disagree	280	92.1%		
	Undecided	5	1.6%		
	Agree	14	4.6%		
	strongly agree	5	1.6%		
Online shopping takes less time	strongly disagree	34	11.2%	3.30	1.282
	Disagree	34	11.2%		
	Undecided	124	40.8%		
	Agree	31	10.2%		
	strongly agree	81	26.6%		
Learning how to do e-shopping is easy for me.	strongly disagree	40	13.2%	2.94	1.281
	Disagree	73	24.0%		
	Undecided	121	39.8%		
	Agree	5	1.6%		
	strongly agree	65	21.4%		
Becoming skillful at shopping online is easy for me	strongly disagree	19	6.3%	3.48	1.129
	Disagree	51	16.8%		
	Undecided	46	15.1%		
	Agree	141	46.4%		
	strongly agree	47	15.5%		

Effort expectancy is the second component of our research model was also measured with four items as shown in table 4.3. The first item has mean = 2.16 and standard deviation (SD) = .570, the second item has mean = 3.30 and standard deviation (SD) = 1.282; the third item has mean = 2.94 and standard deviation (SD) = 1.281, while the fourth item has mean = 3.48 and standard deviation (SD) = 1.129. This implies that all mean are above 2.0 and all SD are above one except first item are above one. The implication of this is that the respondents are reasonably not in agreement with this dimension of our research model. The next construct is social influence shown in table 4.4.

Table 4.4: Responses to social influence items

		Count	Column N %	Mean	Standard Deviation
People who are important to me influence me to shop online	strongly disagree	18	5.9%	3.18	1.270
	Disagree	118	38.8%		
	Undecided	10	3.3%		
	Agree	108	35.5%		
	strongly agree	50	16.4%		
People whose opinions I value prefer that I do e-shopping	strongly disagree	24	7.9%	3.36	1.018
	Disagree	25	8.2%		
	Undecided	98	32.2%		
	Agree	132	43.4%		
	strongly agree	25	8.2%		
People who influences my behavior think that I should do e-shopping	strongly disagree	19	6.3%	3.50	1.018
	Disagree	14	4.6%		
	Undecided	115	37.8%		
	Agree	108	35.5%		
	strongly agree	48	15.8%		
People who are important to me think I should do e-shopping	strongly disagree	18	5.9%	3.89	.999
	Disagree	17	5.6%		
	Undecided	10	3.3%		
	Agree	193	63.5%		
	strongly agree	66	21.7%		

Social influence is the next component of our research model and it was measured with four items as shown in table 4.4. The first item has mean = 3.18 and standard deviation (SD) = 1.270, the second item has mean = 3.36 and standard deviation (SD) = 1.018; the third item has mean = 3.50 and standard deviation (SD) = 1.018, while the fourth item has mean = 3.89 and standard deviation (SD) = 0.999. This implies that all mean are above 3.0 and all SDs are one and above one. The implication of this is that the respondents are reasonably in agreement with this dimension of our research model. This can be seen from the responses. For instance item 2 majority of 132(43.4%) indicating agree. Also in item 4 majority of 193(63.5%) indicated agree with another 66(21.7%) indicating strongly agree. Also in items 1 and 3, 51.9% and 51% respectively are in agreement. The next construct is effort facilitating conditions shown in table 4.5.

Table 4.5: Responses to facilitating conditions items

		Count	Column N %	Mean	Standard Deviation
I have the knowledge necessary to do e-shopping	strongly disagree	26	8.6%	4.25	1.341
	Disagree	23	7.6%		
	Undecided	19	6.3%		
	Agree	18	5.9%		
	strongly agree	218	71.7%		
I feel comfortable doing e-shopping	strongly disagree	42	13.8%	3.61	1.333
	Disagree	29	9.5%		
	Undecided	14	4.6%		
	Agree	141	46.4%		
	strongly agree	78	25.7%		
I have the resource necessary to do e-shopping	strongly disagree	19	6.3%	4.12	1.184
	Disagree	16	5.3%		
	Undecided	35	11.5%		
	Agree	75	24.7%		
	strongly agree	159	52.3%		
I have the support available to perform e-shopping process	strongly disagree	13	4.3%	4.62	.933
	Disagree	0	0.0%		
	Undecided	18	5.9%		
	Agree	29	9.5%		
	strongly agree	244	80.3%		

Facilitating conditions is the next component of our research model was measured with four items as shown in table 4.5. The first item has mean = 4.25 and standard deviation (SD) = 1.341, the second item has mean = 3.61 and standard deviation (SD) = 1.333; the third item has mean = 4.12 and standard deviation (SD) = 1.184, while the fourth item has mean = 4.62 and standard deviation (SD) = .933. This implies that all mean are above 3.5 and all SD are above one except the last item. The implication of this is that the respondents are reasonably in agreement with this dimension of our research model. This is evident from the responses as in item 1 where 218(71.7%) indicate strongly agree, in item 2 141(46.4%) and 78(25.7%) agree and strongly agree respectively. In item 3, 75(24.7%) and 159(52.3%) indicate agree and strongly agree respectively. In item 4, 244(80.3%) strongly agree. The next construct is attitude shown in table 4.6.

Table 4.6: Responses to attitude items

		Count	Column N %	Mean	Standard Deviation
I recommend online shopping to my friends	strongly disagree	24	7.9%	3.97	1.205
	Disagree	27	8.9%		
	Undecided	0	0.0%		
	Agree	137	45.1%		
	strongly agree	116	38.2%		
Online shopping is very nice and good	strongly disagree	24	7.9%	3.83	1.131
	Disagree	27	8.9%		
	Undecided	0	0.0%		
	Agree	180	59.2%		
	strongly agree	73	24.0%		
I have a good perception about online shopping	strongly disagree	24	7.9%	3.96	1.203
	Disagree	27	8.9%		
	Undecided	0	0.0%		
	Agree	138	45.4%		
	strongly agree	115	37.8%		

Attitude is the first dimension of our research model was measured with three items as shown in table 4.6. The first item has Mean = 3.97 and standard deviation (SD) = 1.205, the second item has mean = 3.83 and standard deviation (SD) = 1.131; the third item has mean = 3.96 and standard deviation (SD) = 1.203. This implies that all mean are above 3.5 and all SD are above one. The implication of this is that the respondents are reasonably diverse in their opinion/agreement with this dimension of our research model. For instance, in item 1, while 137(45.1%) indicate agree and another 116(38.2%) indicate strongly agree, 24(7.9%) and 27(8.9%) indicate strongly disagree and agree respectively. In item 2, 180(59.2%) indicate agree and another 73(24.0%) indicate strongly disagree. Also in item 3 138(45.4%) indicate agree while 115(37.8%) indicate strongly agree. The next construct is online shopping shown in table 4.7.

Table 4.7: Responses to online shopping items

		Count	Column N %	Mean	Standard Deviation
Online shopping gives me the opportunity to make proper buying decisions	strongly disagree	12	3.9%	3.86	.921
	Disagree	18	5.9%		
	Undecided	27	8.9%		
	Agree	191	62.8%		
	strongly agree	56	18.4%		
Online shopping is very convenience and timeliness	strongly disagree	27	8.9%	4.05	1.318
	Disagree	28	9.2%		
	Undecided	10	3.3%		
	Agree	77	25.3%		
	strongly agree	162	53.3%		

Internet usage for online shopping require a lot of mental effort	strongly disagree	26	8.6%	3.55	1.027
	Disagree	23	7.6%		
	Undecided	35	11.5%		
	Agree	199	65.5%		
	strongly agree	21	6.9%		
There is always violation of people's privacy/security in online shopping	strongly disagree	28	9.2%	3.90	1.388
	Disagree	37	12.2%		
	Undecided	30	9.9%		
	Agree	52	17.1%		
	strongly agree	157	51.6%		

Online shopping is the last and the dependent variable (DV) component of our research model and was measured with four items as shown in table 4.7. The first item has Mean = 3.86 and standard deviation (SD) = 1.318, the second item has mean = 4.05 and standard deviation (SD) = 1.318; the third item has mean = 3.55 and standard deviation (SD) = 1.027, while the fourth item has mean = 3.90 and standard deviation (SD) = 1.388. This implies that all mean are above 3.5 and all SD are above one except the first item. The implication of this is that the respondents are reasonably diverse in their agreement with this dimension of our research model. This is evident from the responses as in item 1 where 191(62.8%) indicate strongly agree, in item 2 162(53.3%) and 77(25.3%) agree and strongly agree respectively. In item 3, 199(65.5%) and 21(6.9%) indicate agree and strongly agree respectively. In item 4, 157(51.6%) strongly agree. The next stage is the reliability analysis and this was done with factor analysis.

Hypotheses Testing

Multiple regression analysis (MRA) was employed in testing our hypotheses earlier formulated for this study. Multiple regressions is a family of techniques that can be used to explore the relationship between one continuous dependent variable and a number of independent variables or predictors and is based on correlation but allows a more sophisticated exploration of the interrelationship among a set of variables (Pallant, 2013). The MRA was done with the aid of Strata software version 15 and the output is as shown.

Equation-level goodness of fit

depvars	Variance			R-squared	mc	mc2
	fitted	predicted	residual			
observed						
att	1.339432	.4760988	.8633331	.3554483	.5961949	.3554483
os	.4020022	.0115851	.3904171	.0288186	.1697605	.0288186
overall				.3554483		

mc = correlation between depvar and its prediction

mc2 = mc² is the Bentler-Raykov squared multiple correlation coefficient

The first output in this analysis is the equation level goodness of fit which contains the correlations, and the coefficients of determination. This analysis because of the way it is has two equations. For the first equation with attitude as the dependent variable, the coefficient of multiple correlation represented by mc is 0.596. this is a moderate coefficient of multiple correlation. The R-squared is 0.355 which implies that 35.5% of the variances/variations in the attitude are accounted for by the four independent variables. For the second equation which has online shopping as the dependent variable, the coefficient of correlation represented by mc is 0.170 while the coefficient of determination is 0.029 which implies that 2.9% of the variations in the dependent variable, online shopping is accounted for by the independent variable attitude. We now look at the model fit and the coefficients to test our stated hypotheses. Figure 4.1 is the validated model research model showing the coefficients.

Beta coefficients: explain the combinations of each independent variable to the model, when the coefficients variables are standardized. It helps in comparing coefficient variable and determining which variables has more effect on dependent variables. Based on the findings of this study in table 4.1 above, performance expectancy has more effect on student attitude towards online shopping followed by effort expectancy, social influence and facilitating condition in that order.

T-values and P-values: are used in testing whether a given coefficient is significantly different from zero, using an alpha of 0.05

For the model fit we look at the Chi-square value below the table of coefficients. The Chi-square value is 153.17 and the p-value is 0.000 which well below the 0.05 margin of error hence the correlation coefficients are substantially different from zero. We therefore conclude the regression is a good fit and based on this we proceed to validate the hypotheses.

H₁. Performance expectancy will not affect consumer's attitudes towards online shopping significantly.

Performance expectancy (PE) coefficient (β) = 0.688, z-value = 7.31, p-value = 0.000, while the 95% confidence interval has no zero in-between hence we reject the null hypothesis H₀₁ and conclude that Performance expectancy affect consumer's attitudes towards online shopping significantly.

H₂. Effort expectancy will not influence consumers' attitudes towards online shopping significantly.

Effort expectancy (EE) coefficient (β) = -0.549, z-value = 6.63, p-value = 0.000, while the 95% confidence interval has no zero in-between hence we reject the null hypothesis H₀₂ and conclude that Effort expectancy will not influence consumers' attitudes towards online shopping significantly.

H₃. Social influence will not have significant effect on consumers' attitudes towards online Shopping.

Social influence (SI) coefficient (β) = 0.291, z-value = 3.25, p-value = 0.001, while the 95% confidence interval straddle no zero in-between hence we reject the null hypothesis H₀₃ and conclude that Social influence will not have significant effect on consumers' attitudes towards online shopping.

H₄. Facilitating conditions will not affect consumers' attitudes towards online shopping significantly.

Facilitating conditions (FC) coefficient (β) = -0.698, z-value = 8.41, p-value = 0.000, while the 95% confidence interval has no zero in-between hence we reject the null hypothesis H₀₄ and conclude that

Facilitating conditions will not affect consumers' attitudes towards online shopping significantly.

H₅:- Consumers attitudes towards online shopping will not have significant effect on their online shopping.

Consumers' attitudes (Att) coefficient (β) = 0.093, z-value = 3.00, p-value = 0.003, while the 95% confidence interval straddle no zero in-between hence we reject the null hypothesis H₀₅ and conclude that Consumers attitudes towards online shopping will not have significant effect on their online shopping.

Discussion of Findings

First hypothesis (H₁) proposes to establish relationship between performance expectancy and student attitude (SATT) to online shopping technology. The numerical value = 7.31 and p<0.000 conveyed a strong positive relationship between performance expectancy and student attitude. Statistical value of standardized regression weights (β = 0.688, p<0.000) from the regression show a significant (positive) relationship between performance expectancy and student attitude. The regression analysis is confirmed the adequacy of hypothesized model. Consumers opt the mobile commerce services if they feel confidence on the usefulness of services. Hence, the first hypothesis (H₁) is fully supported as the student attitude to adopt mobile commerce is function of usefulness i.e. Performance expectancy is a significant determinant of adoption of e-commerce.

Second hypothesis (H₂) is assumed the relationship between effort expectancy (EE) and student attitude (SATT) to adopt online shopping technology. The correlation coefficient value is z = 6.63, p<0.000) that elaborate a significant positive relationship between effort expectancy and student attitude. Standardized regression weights (β = 0.549, p<0.000). So, the interpretation of findings has specified that the Effort expectancy impact on student attitude on e-commerce positively significant. This finding of the current is matching with the past research (Chou et al, 2018). Effort expectancy is an important determinant of consumer attitude of mobile commerce like other scholars (eg Aloudat et.al 2014). Results of the study revealed that second hypothesis (H₂) is fully supported as the student attitude to shop online is a function of ease of use i.e EE is a significant determinant of adopting e-commerce technology.

Third hypothesis is proposed to test the relationship between social influence (SI) and student attitude (SATT) to adopt online shopping. The correlation coefficient value is z = 3.25, p<0.000) that shows a significant positive relationship between social

influence and student attitude towards online shopping. Standardized regression weights through regression is calculated that show significant (positive) relationship between social influence and student attitude that is $= (\beta = 0.291, p < 0.000)$. The interpretation of findings has specified that social influence (SI) impacts on student attitude towards online shopping significantly. Hence, the third hypothesis (H3) is fully supported that social influence is a significant factor that are positively influence the adoption of mobile commerce.

Hypothesis four proposed to test the relationship between facilitating condition (FC) and student attitude (SATT) to adopt online shopping. The correlation coefficient value is $= 8.41, p < 0.000$ that shows a significant positive relationship between facilitating condition and student attitude towards online shopping. Standardized regression weights through regression is calculated to show significant (positive) relationship between facilitating condition and student attitude that is $= (\beta = 0.698, p < 0.000)$. The interpretation of findings has specified that facilitating condition (FC) impacts on student attitude towards online shopping significantly.

Conclusion

The emergence of the internet has created opportunities for firms to stay competitive by providing students and consumers with a more convenient, faster and cheaper way to make purchases. Furthermore, e-commerce provides buying options that are quick, and user- friendly with the ability to transfer funds online, which help customers to save time. Online purchasing has gained notice in academic research in the past few years. There are several reasons why it has drawn the researchers' attention. Firstly, it is said that in order to compete in the present business environment, most business organizations must implement an internet based shopping system in order to cut down on their distribution costs.

Recommendation

Based on the findings of this study, the followings following recommendations are made:-

1. Online marketers should design their website to be easily navigating and interesting to operate. This will ensure that both immediate and potential customers are attracted to E-commerce portals.
2. Online marketers should improve on technological and technical infrastructure of the website.
3. They should focus on the ease of use of online shopping environment.

4. E-stores should provide resources for better understanding of consumer attitude, social norms, technologies of the future and their development

Contribution to Knowledge

Based on the empirical evidences from this study, the researcher proposed the expansion of Unified Theory of Acceptance and Use of Technology (UTAUT), which this study was anchored on, to accommodate more variables the affects consumers to shop online. The investigation proved that variables such as performance expectancy, effort expectancy, social influence and facilitating conditions are significant predictors in students' attitude towards online shopping in selected tertiary institution in South east of Nigeria. The model will be revalidated by its application by other researchers.

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